Certificate Number: 03088-PAE-DE-035004799

Bankruptcy Case Number: 15-17661



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 20, 2020, at 8:18 o'clock PM CDT, Francis McStravok completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 20, 2020 By: /s/Tania Roman for Doug Tonne

Name: Doug Tonne

Title: Counselor